

United States Bankruptcy Court
Eastern District of New YorkIn re:
Joseph D. McBride
DebtorCase No. 15-45569-nhl
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: acruz
Form ID: 309APage 1 of 2
Total Noticed: 19

Date Rcvd: Dec 14, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2015.

db +Joseph D. McBride, 2371 East 16th Street, Brooklyn, NY 11229-4435
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
8714654 +Citi Corp Credit Services, Citicorp Cred Svcs/ Centralized Bankrupt, Po Box 790040, St Louis, MO 63179-0040
8714655 +Citibank, Citicorp Cred Svcs/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
8714656 +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
8714673 +John Jay College, 445 W 59 St Rm 3400, New York, NY 10019-1199
8714677 +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
8714678 +Wells Fargo, Wells Fargo Bank, Mac X2505-033 Pob 10438, Des Moines, IA 50306
8714679 +Wells Fargo, Po Box 84712, Sioux Falls, SD 57118-4712
8714680 +Yeshiva University, 500 West 185th Street, New York, NY 10033-3299

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jp@julioportillalaw.com Dec 14 2015 18:15:53 Julio E Portilla,
111 Broadway, Suite 706, New York, NY 10006
tr +EDI: BDJDOYAGA.COM Dec 14 2015 18:08:00 David J Doyaga, 26 Court Street, Suite 1002, Brooklyn, NY 11242-1110
smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Dec 14 2015 18:16:16
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
8714653 +EDI: CHASE.COM Dec 14 2015 18:08:00 Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
8714674 +EDI: CBSKOHL.S.COM Dec 14 2015 18:08:00 Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
8714675 +EDI: NAVIENTFKASMSERV.COM Dec 14 2015 18:08:00 Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
8714676 +EDI: PRA.COM Dec 14 2015 18:08:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8714657* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
8714658* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
8714659* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
8714660* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
8714661* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
8714662* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
8714663* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
8714664* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
8714665* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
8714666* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
8714667* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
8714668* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
8714669* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
8714670* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
8714671* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
8714672* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400

TOTALS: 0, * 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2015

Signature: /s/Joseph Speetjens

District/off: 0207-1

User: acruz
Form ID: 309A

Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2015 at the address(es) listed below:

David J Doyaga david.doyaga@verizon.net, NY98@ecfcbis.com,
Julio E Portilla on behalf of Debtor Joseph D. McBride jp@julioportillalaw.com,
dskrip@julioportillalaw.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Joseph D. McBride	Social Security number or ITIN	xxx-xx-1125
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of New York	Date case filed for Chapter	7: 12/11/15
Case number:	1-15-45569-nhl		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

Revised: 12/15

For the debtor(s) listed above, a case has been filed under Chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's Full Name	Joseph D. McBride	
2. All other names used in the last 8 years		
3. Address	2371 East 16th Street Brooklyn, NY 11229	
4. Debtor's Attorney Name and address	Julio E Portilla 111 Broadway, Suite 706 New York, NY 10006	Contact Phone (212) 365-0292 Email: jp@julioportillalaw.com
5. Bankruptcy Trustee Name and address	David J Doyaga 26 Court Street Suite 1002 Brooklyn, NY 11242	Contact Phone (718) 488-7500 Email: david.doyaga@verizon.net
6. Meeting of Creditors	January 8, 2016 at 03:00 PM	Location: 271-C Cadman Plaza East, Room 2579 – 2nd Floor, Brooklyn, NY 11201-1800
7. Deadlines The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.	Deadline to Object to Discharge or to Challenge Whether Certain Debts are Dischargeable: You must file a Complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). Deadline to Object to Exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing Deadline: 3/8/16 You must file a Motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). Filing Deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
8. Bankruptcy Clerk's Office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Address of the Bankruptcy Clerk's Office: 271-C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201-1800 Clerk of the Bankruptcy Court: Robert A. Gavin, Jr.	Hours Open: Monday – Friday 9:00 AM – 4:30 PM Contact Phone (347) 394-1700 Date: 12/14/15

For more information, see page 2 >

Debtor **Joseph D. McBride**Case number **1-15-45569-nhl**

9. Presumption of Abuse	<p>Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>
10. Legal Advice	<p>The staff of the Bankruptcy Clerk's Office cannot give legal advice. To protect your rights, consult an attorney.</p>
11. Creditors May Not Take Certain Actions	<p>The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.</p>
12. Meeting of Creditors	<p>A meeting of creditors is scheduled for the date, time and location listed on the front side. Debtors must attend the meeting to be questioned under oath by the trustee and by creditors. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.</p>
13. Claims Please do not file a proof of claim unless you receive a notice to do so.	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p><i>Do not include this notice with any filing you make with the court.</i></p>
14. Discharge of Debts	<p>The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See line 7 for more information.)</p>
15. Exempt Property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The Bankruptcy Clerk's Office must receive the objection by the deadline to object to exemptions in line 7.</p>
16. Creditors with a Foreign Address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
17. Undeliverable Notices	<p>Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the parties correct address, resend the returned notice, and notify this office of the parties change of address. Failure to provide all parties with a copy of the notice may adversely affect the debtor as provided by the Bankruptcy Court.</p>
18. Form 121 Statement of Social Security #	<p>The debtor or debtor's attorney is required to bring a paper copy of the petition with full social security number displayed to the first meeting of creditors.</p>
19. Personal Financial Management Course	<p>In order to receive a discharge, the debtor must complete a Personal Financial Management Course and must file a Certification About a Financial Management Course (Official Form 423) within 60 days after the first date set for the section 341 meeting. If the Certification About a Financial Management Course is not filed within the allotted time, a discharge will not be issued and the case will be closed.</p>